

Figure 1A
Closing
System

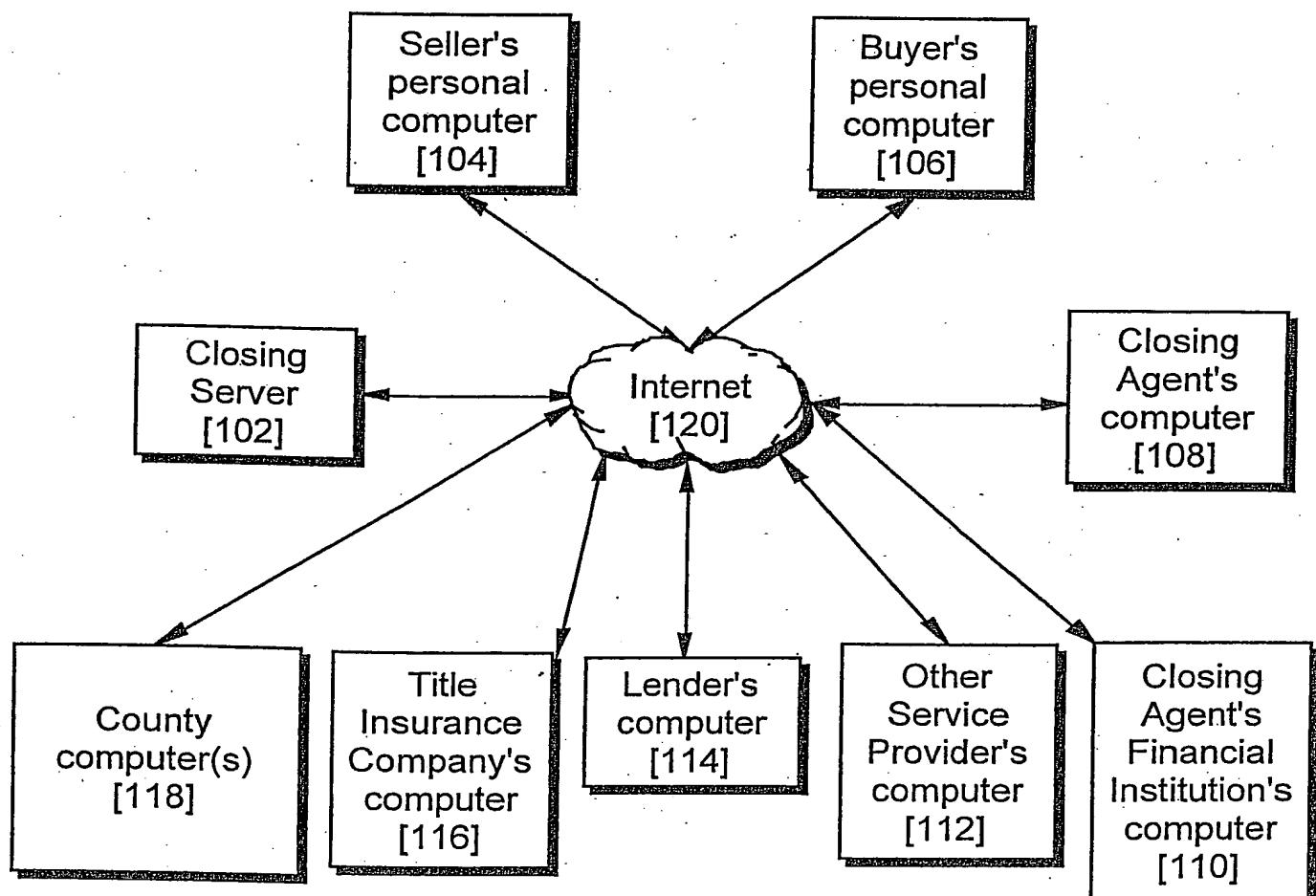


Figure 1B
Closing
Server

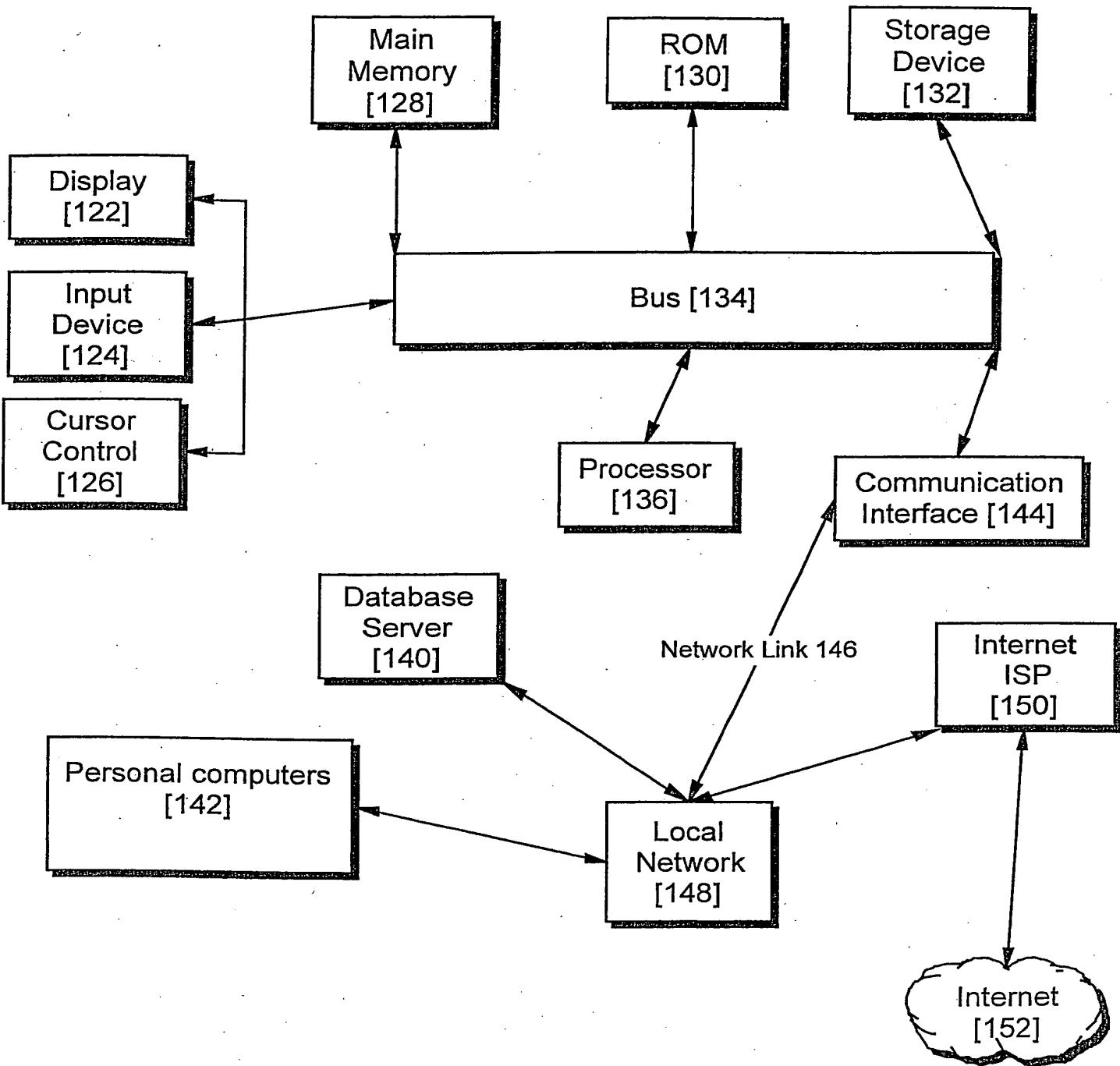


Figure 1C
Transaction Database Scheme

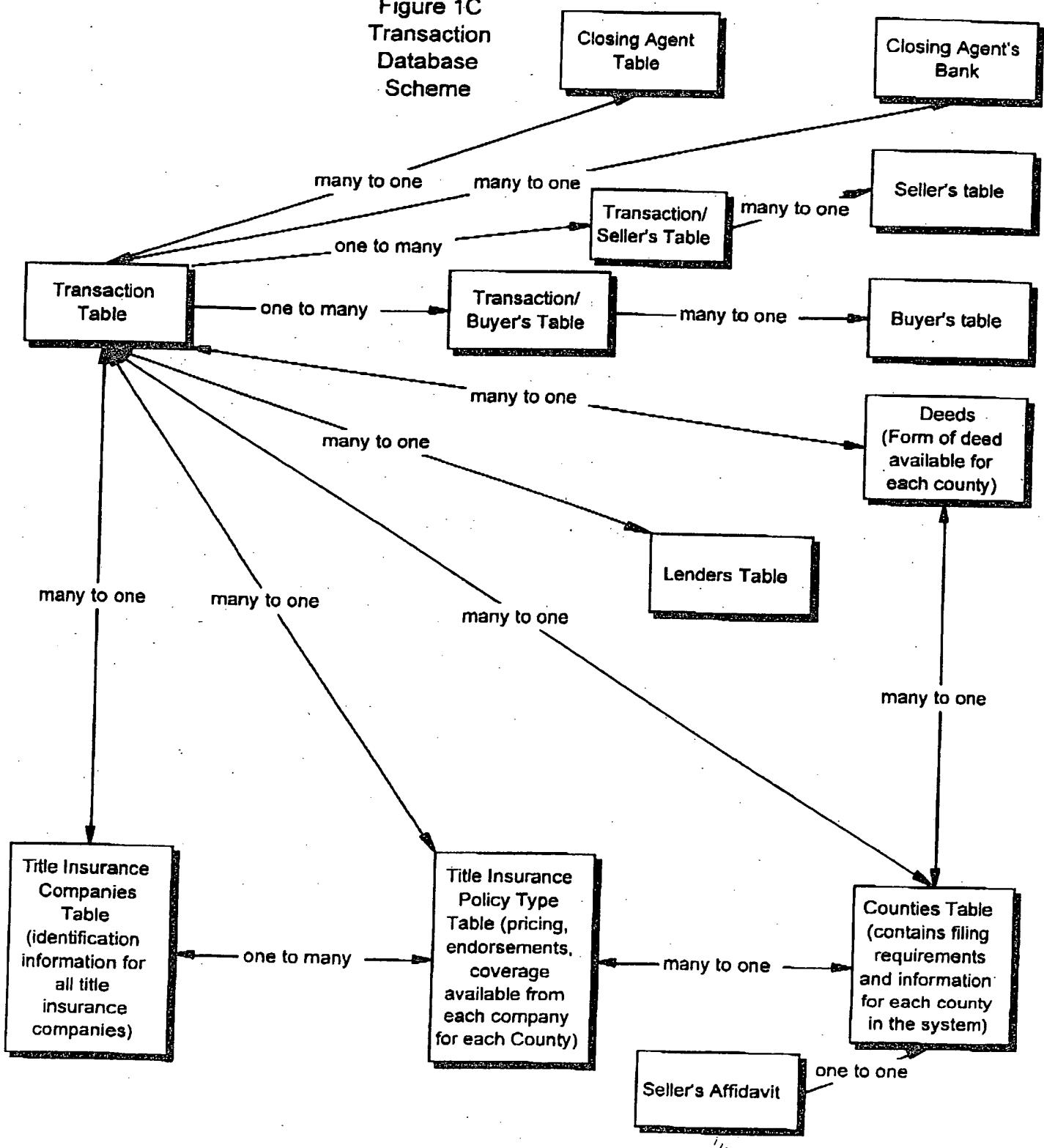


Figure 2A
Main
Routine

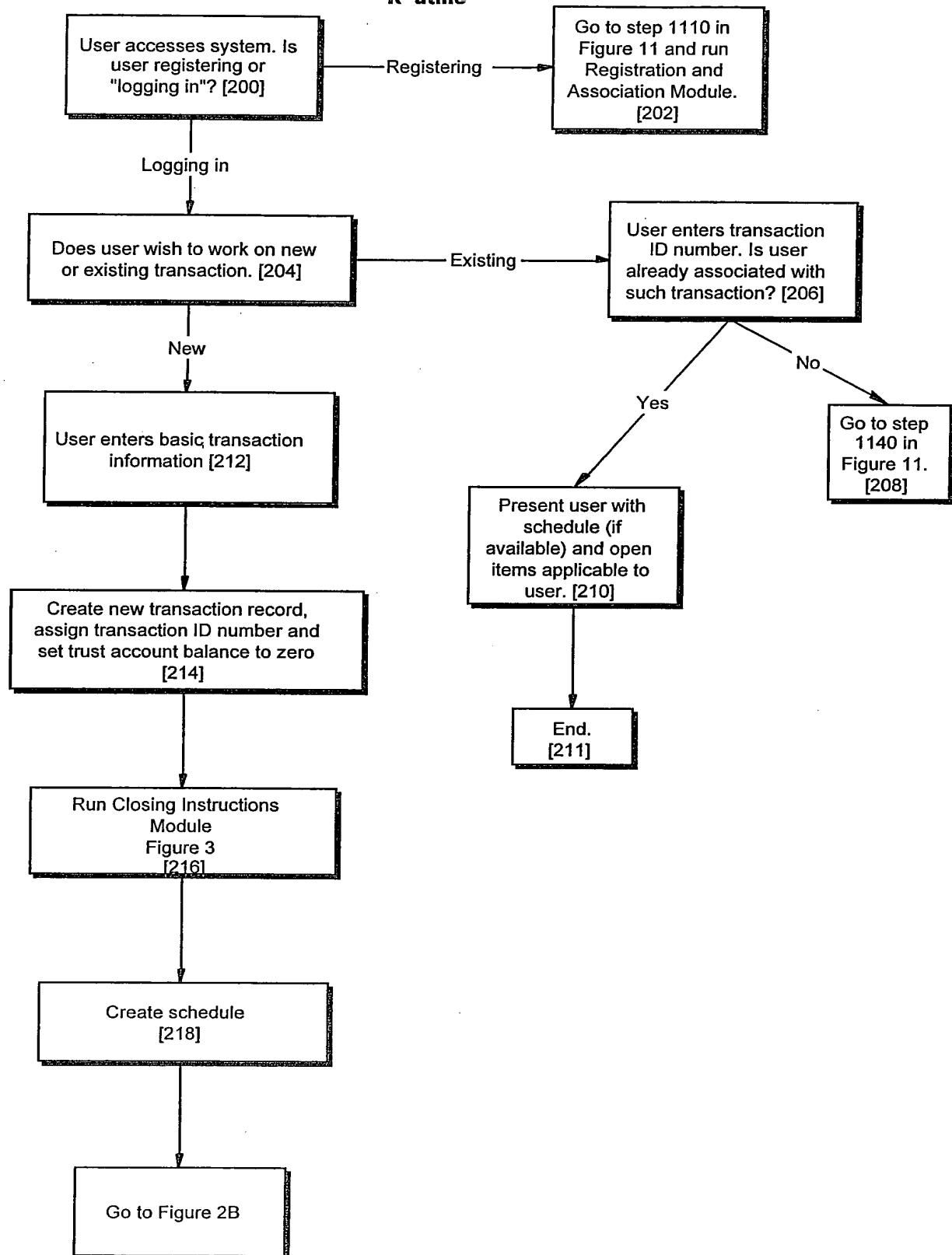


Figure 2B
Main
Routine

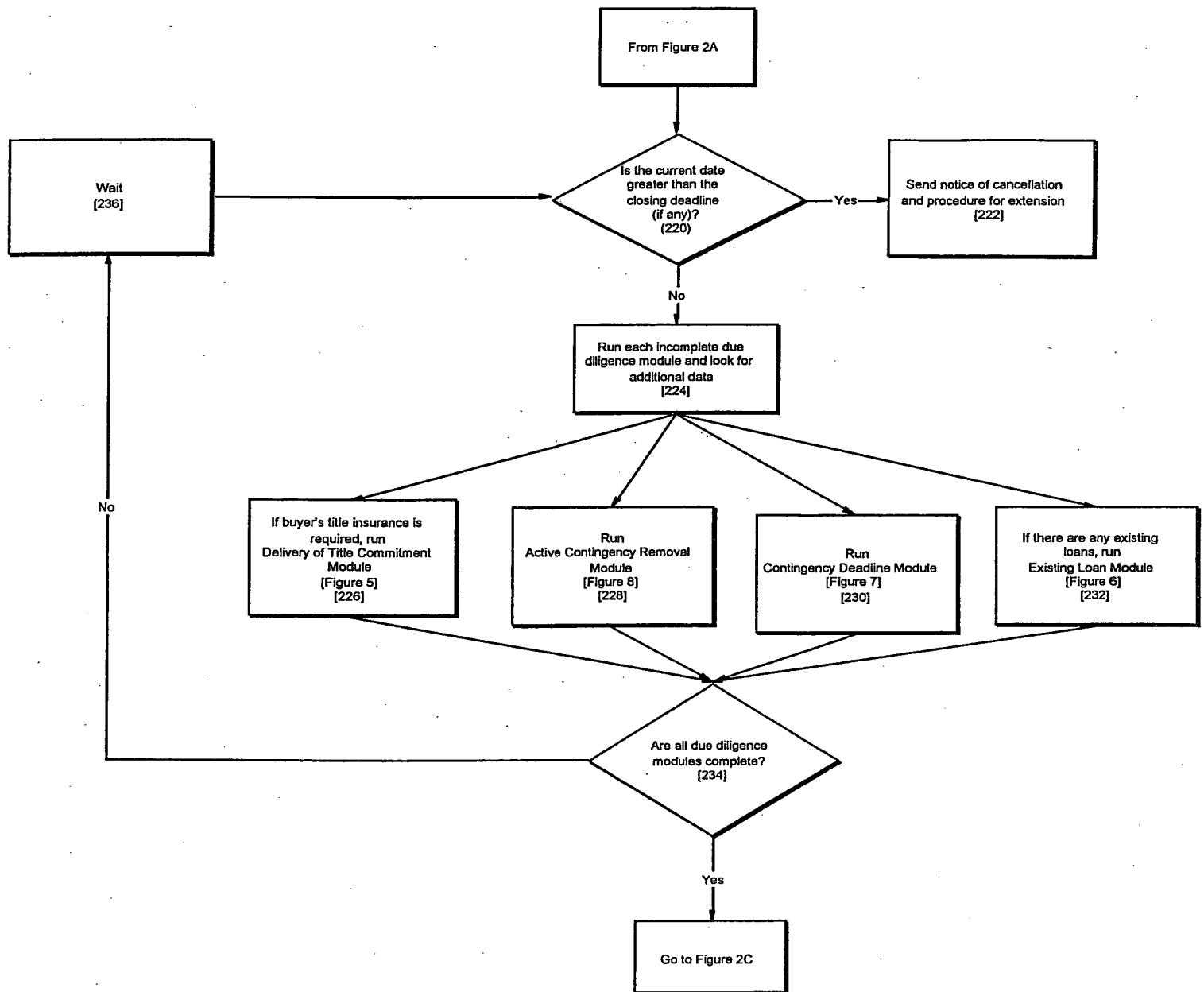


Figure 2C
Main
Routine

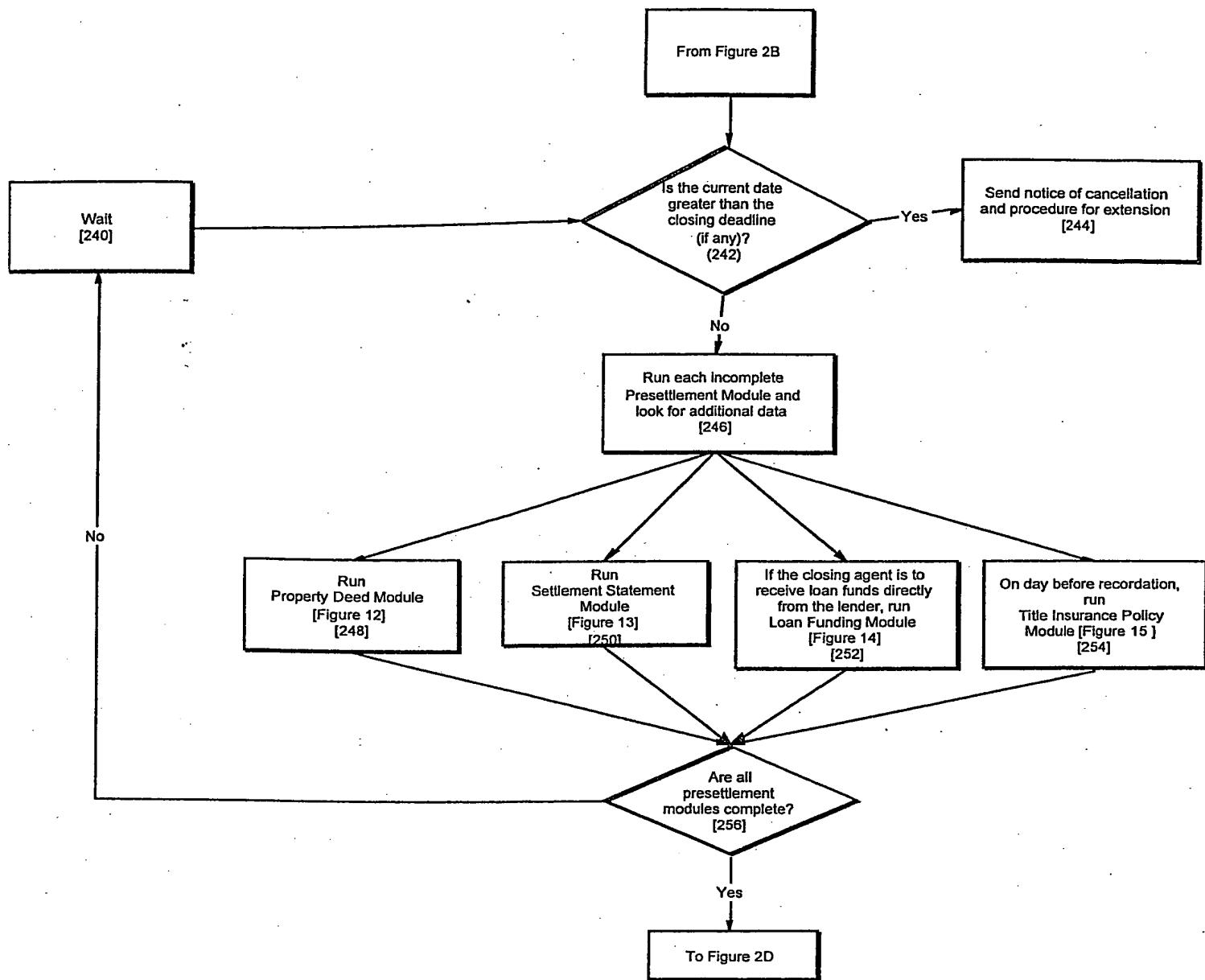


Figure 2D
Main
Routine

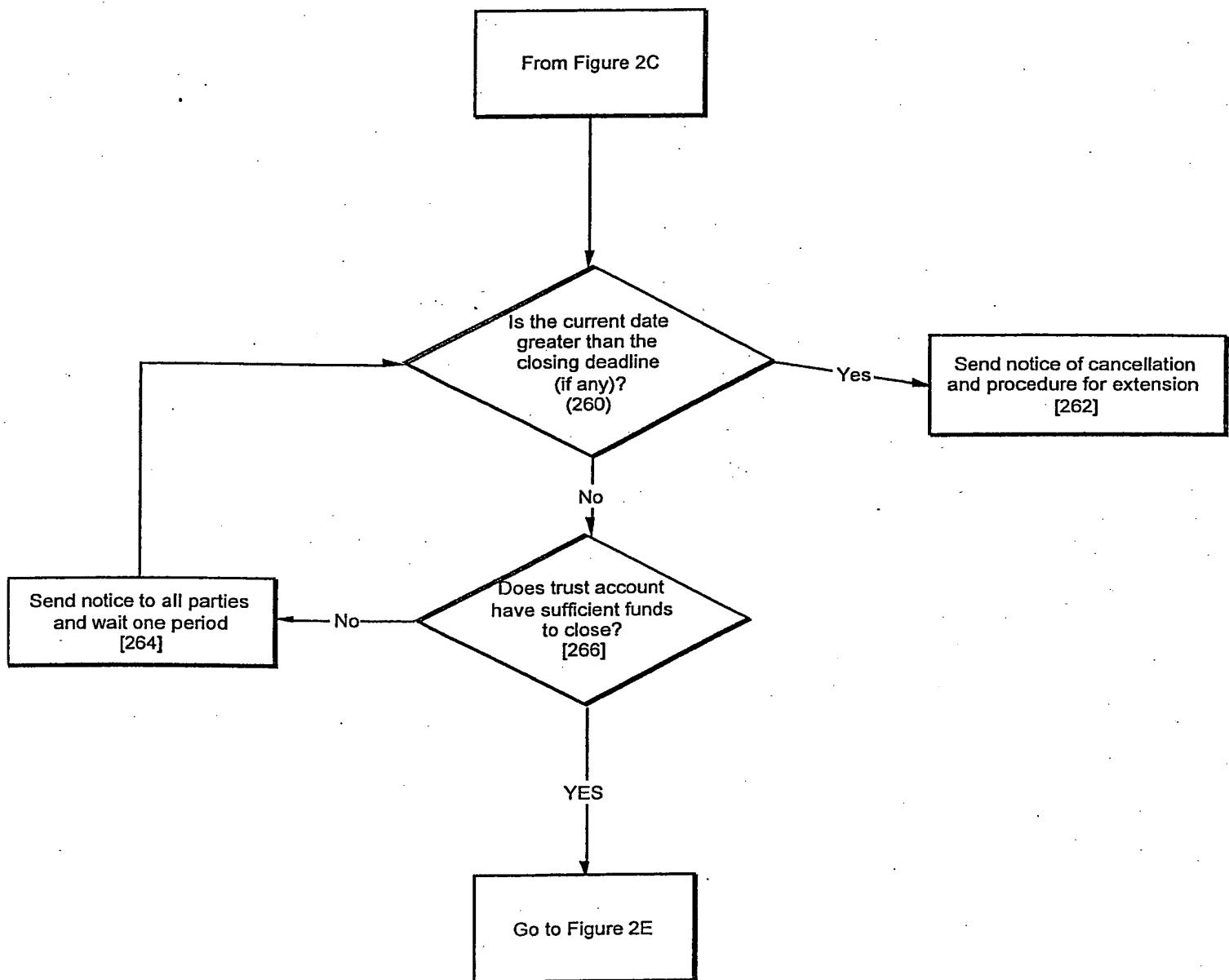
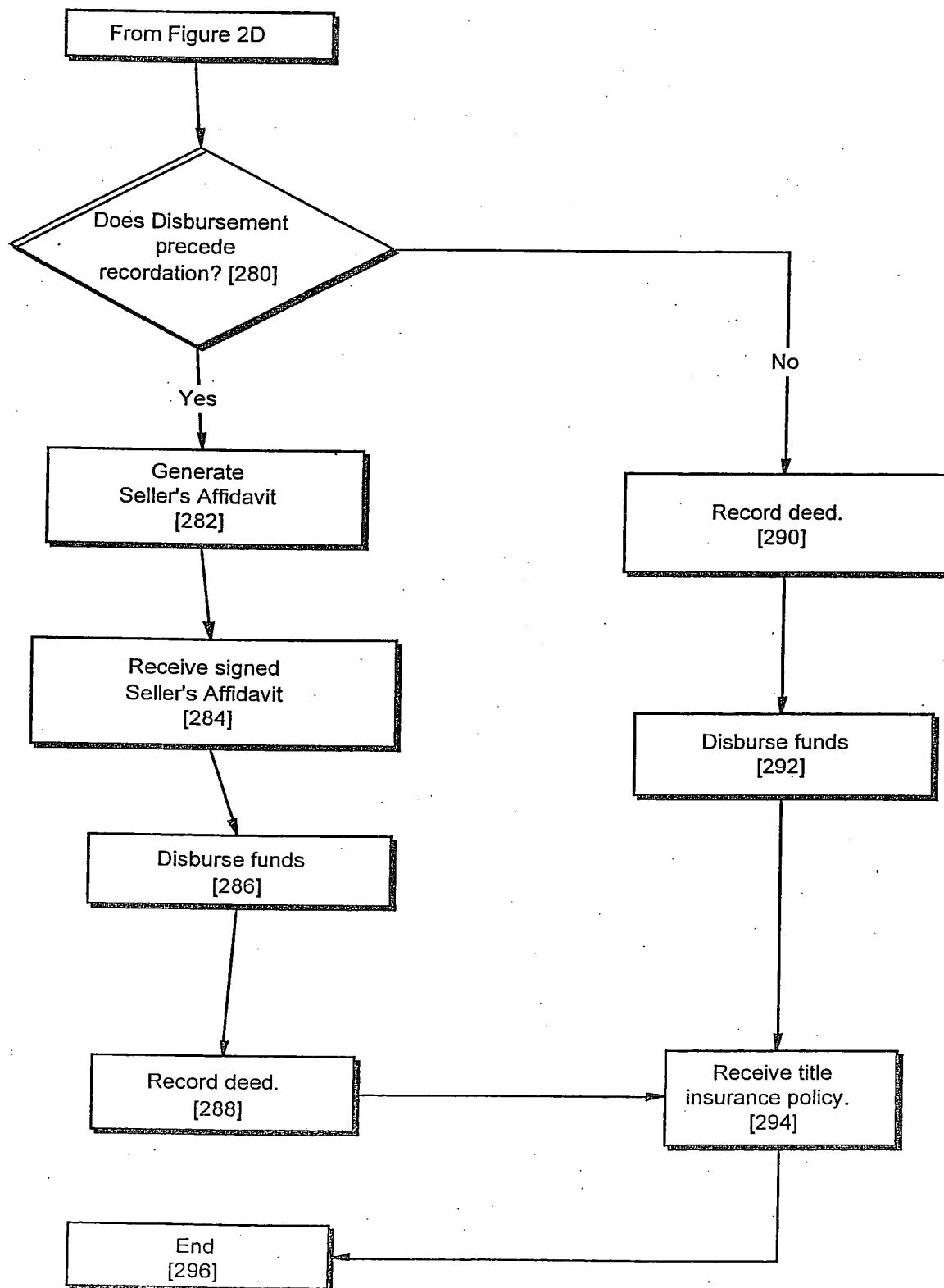


Figure 2E
Main
Routine



Figur 3
Closing Instructions
Module

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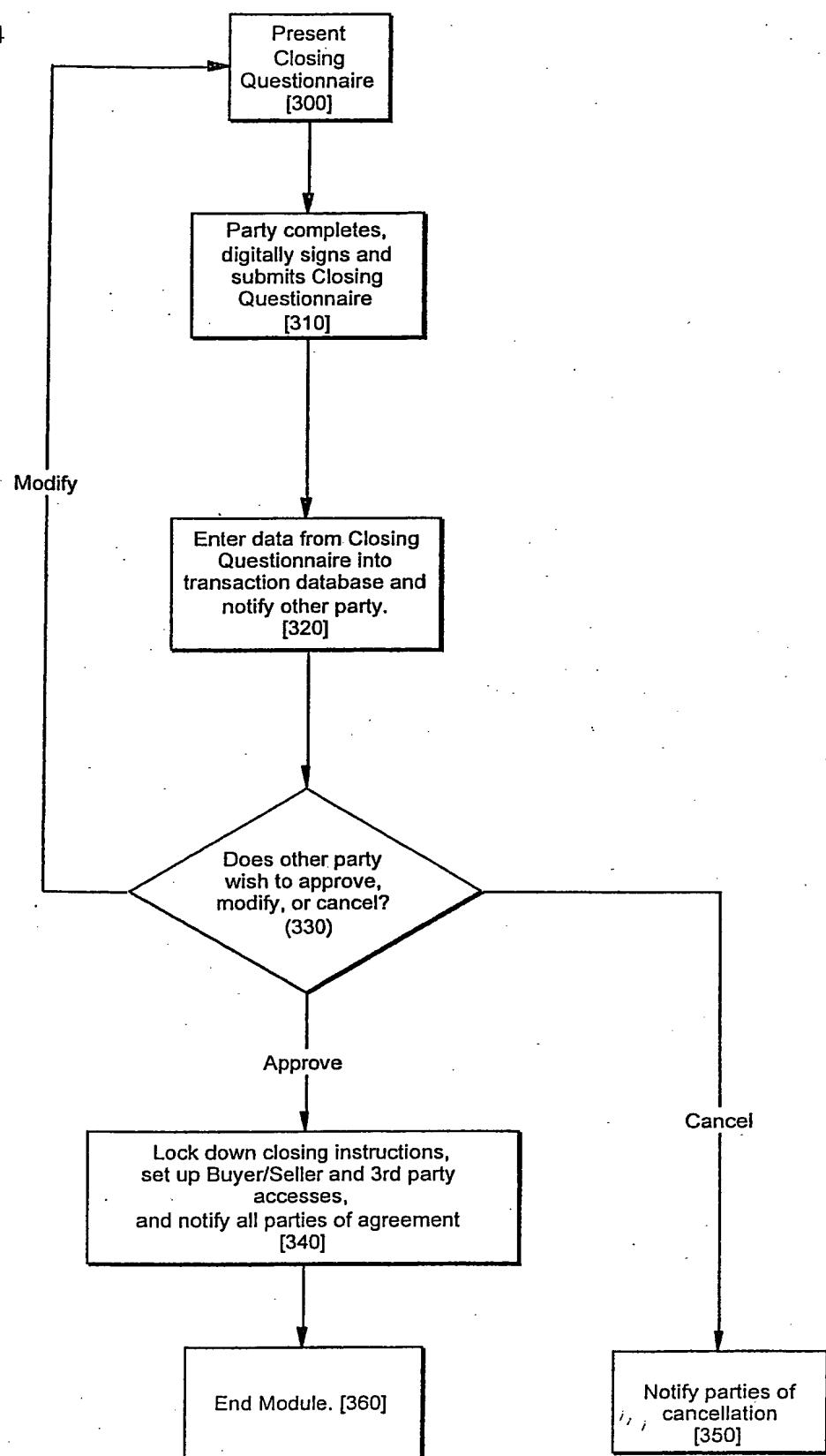


FIGURE 4
TRUST
ACCOUNTING
MODULE

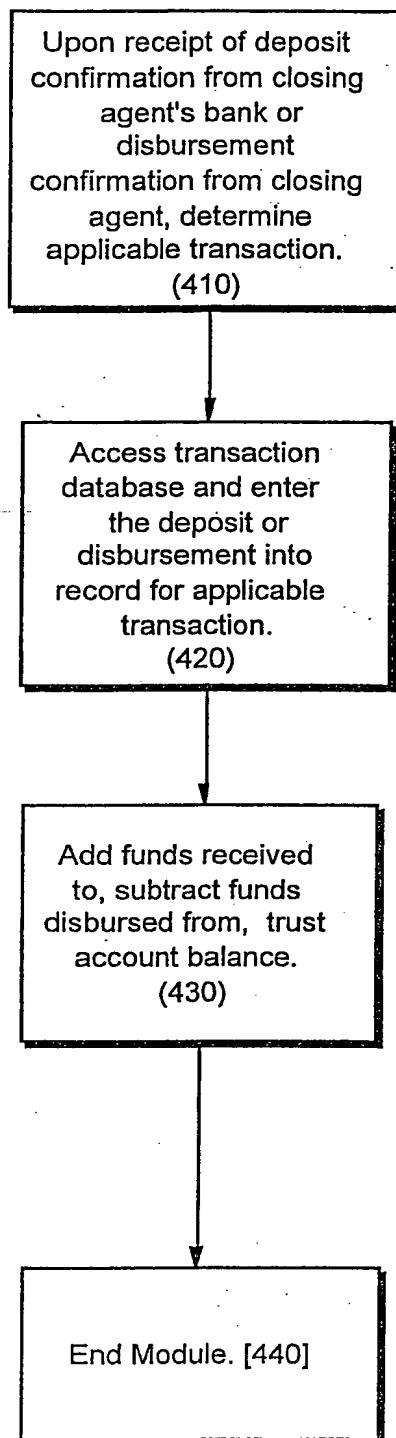


Figure 5
Delivery of
Title
Commitment
Module

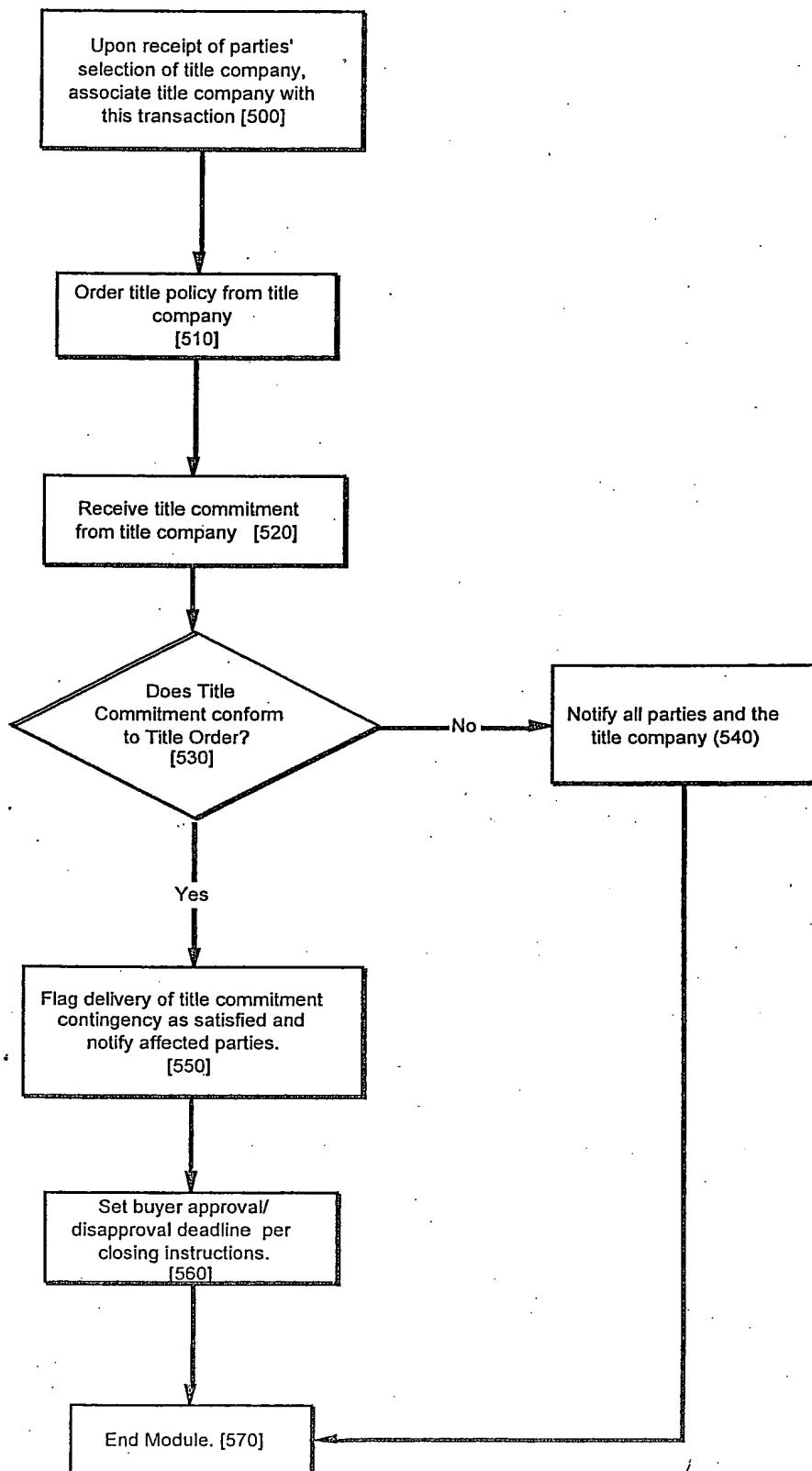


Figure 6
Existing
Loan
Module

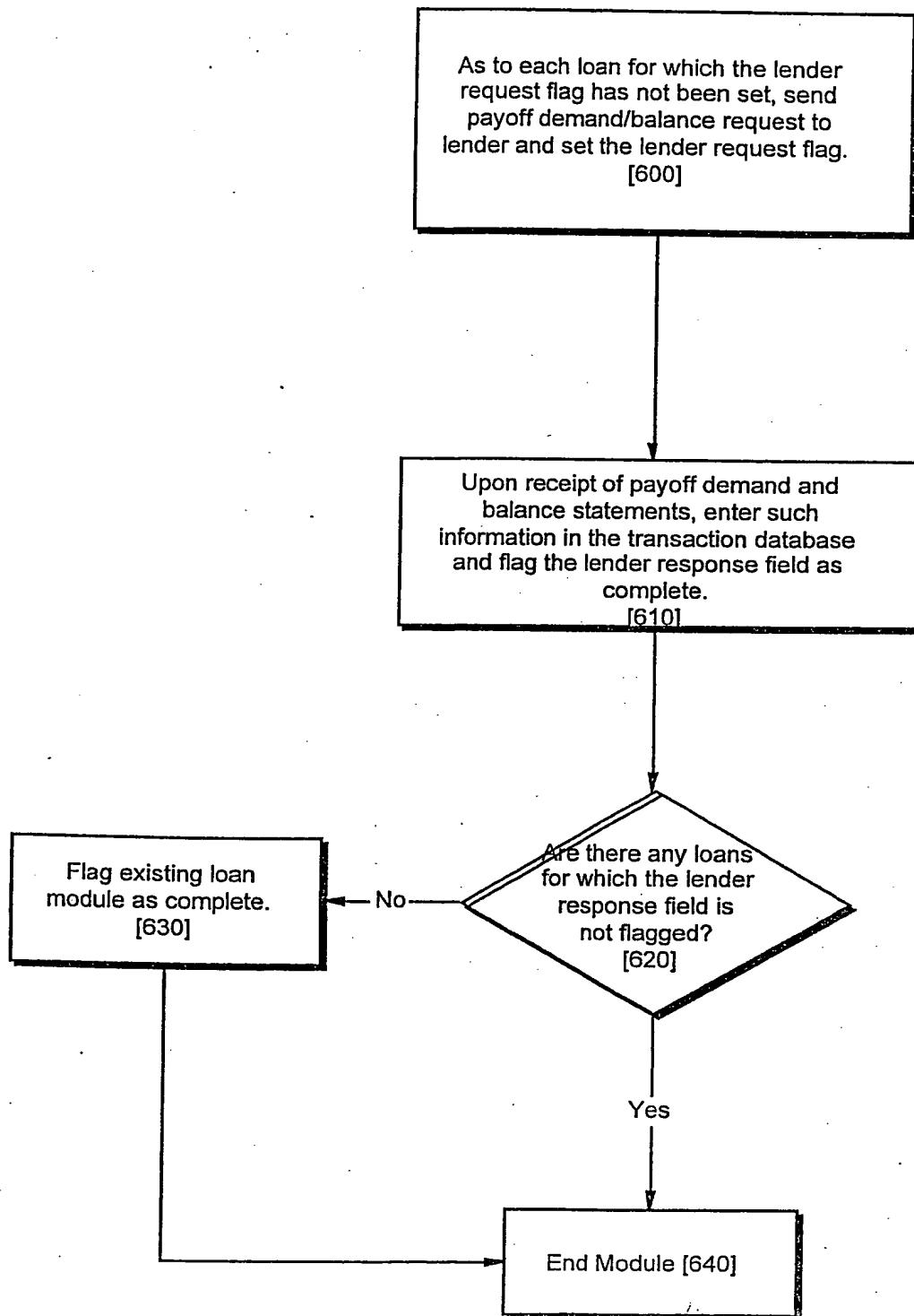


Figure 7
Contingency
Deadline
Module

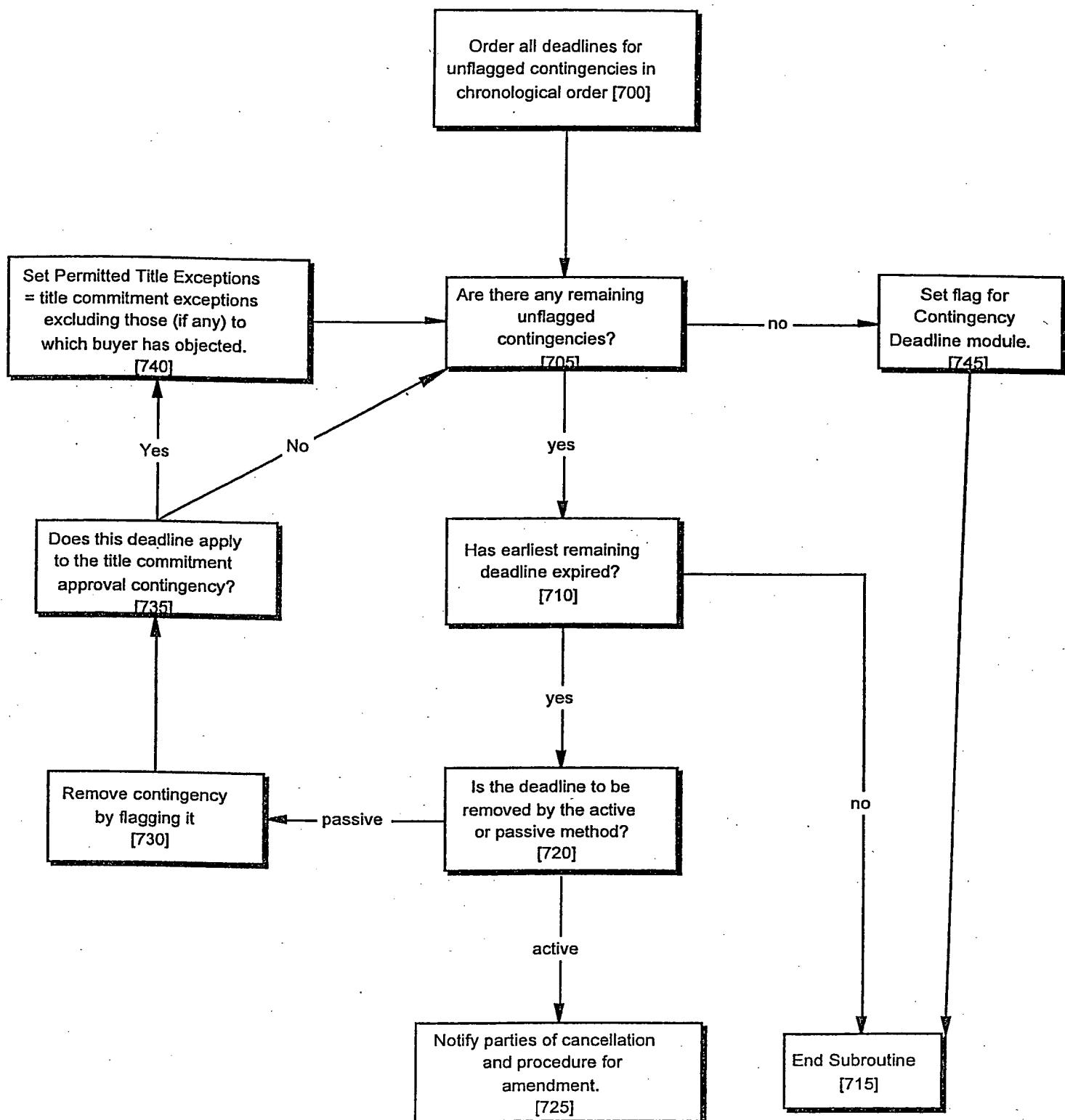


Figure 8A
Active
Contingency
Removal
Module

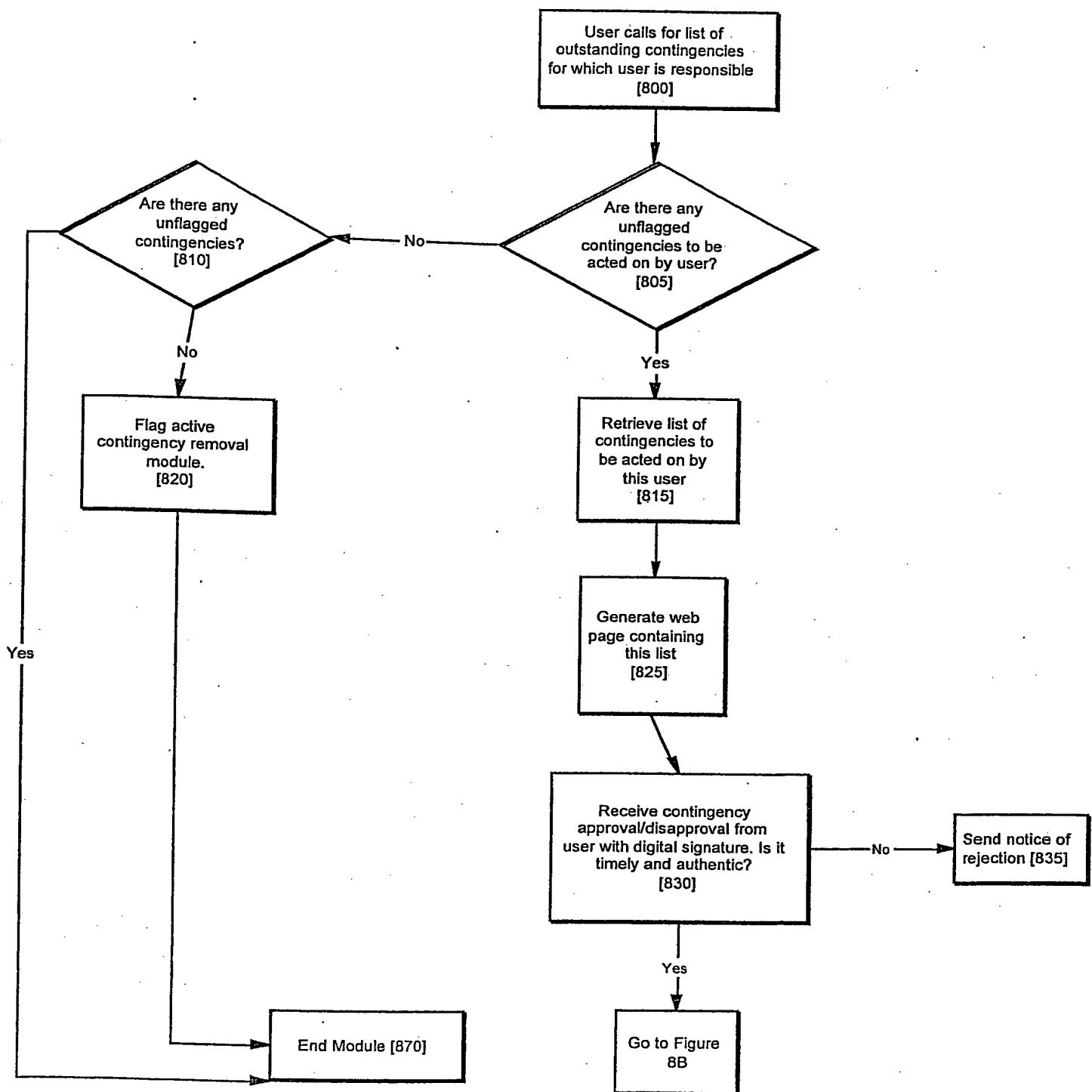


Figure 8B

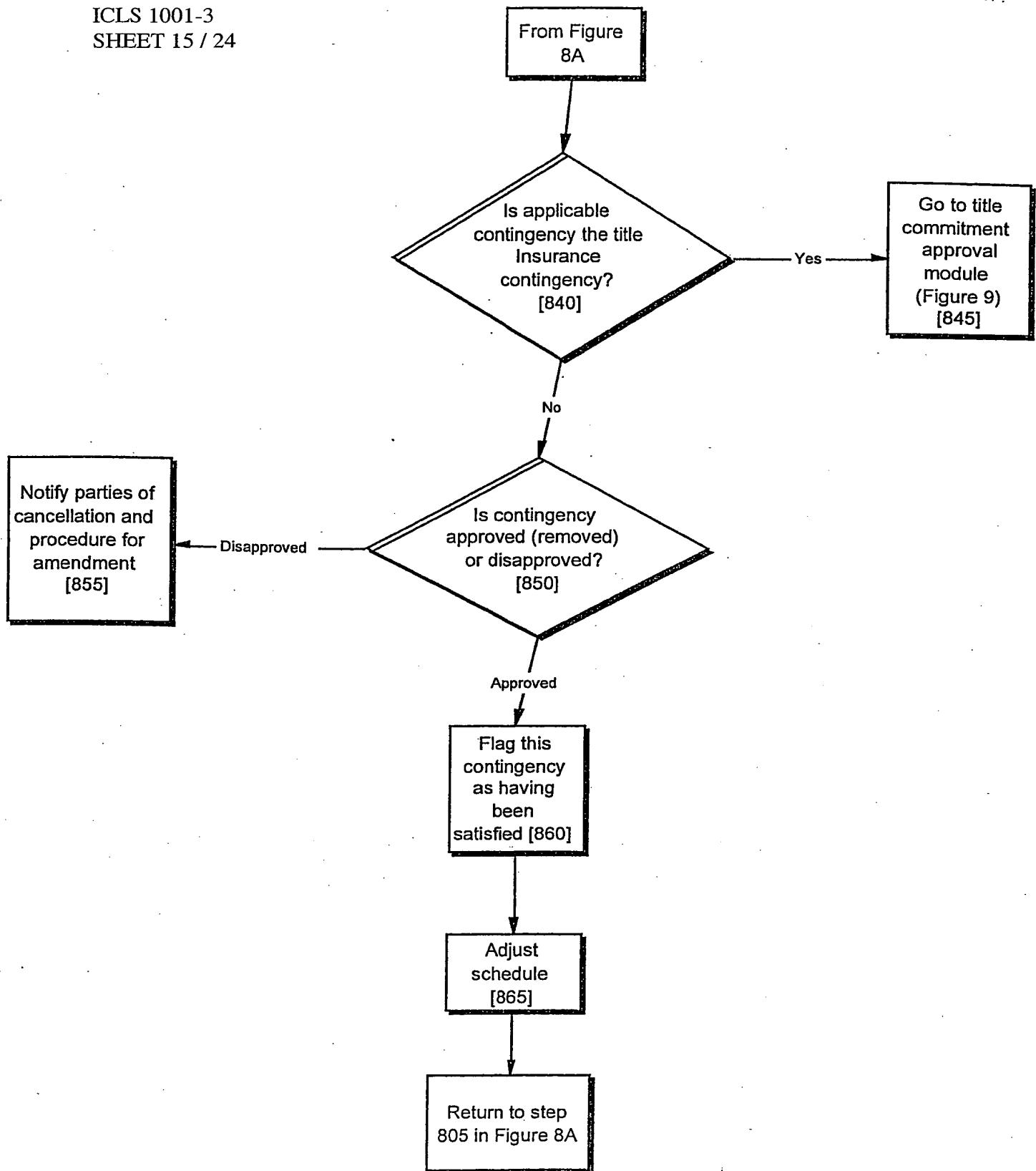


Figure 9
Title
Commitment
Approval
Module

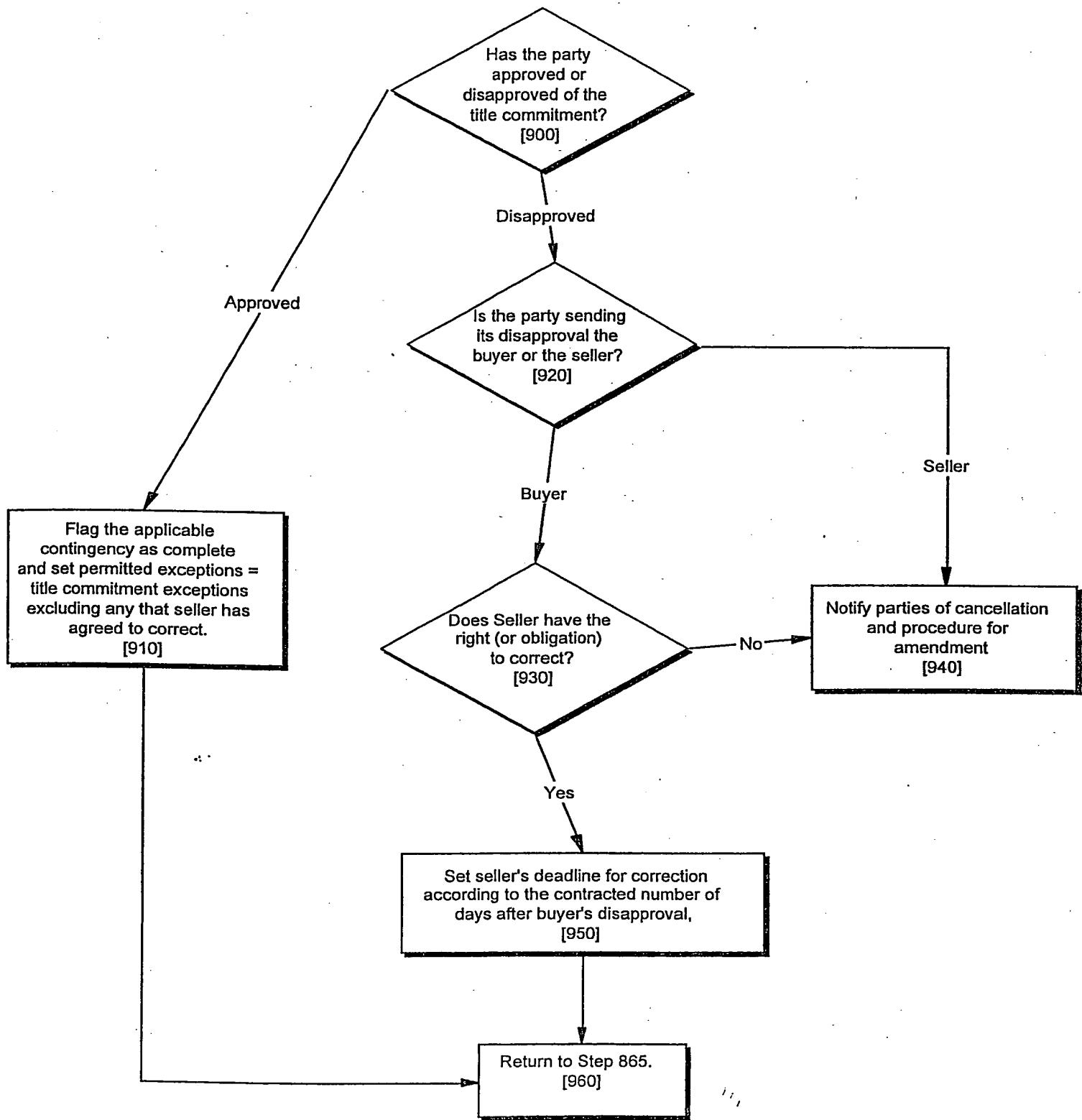


Figure 10
Amendment
Module

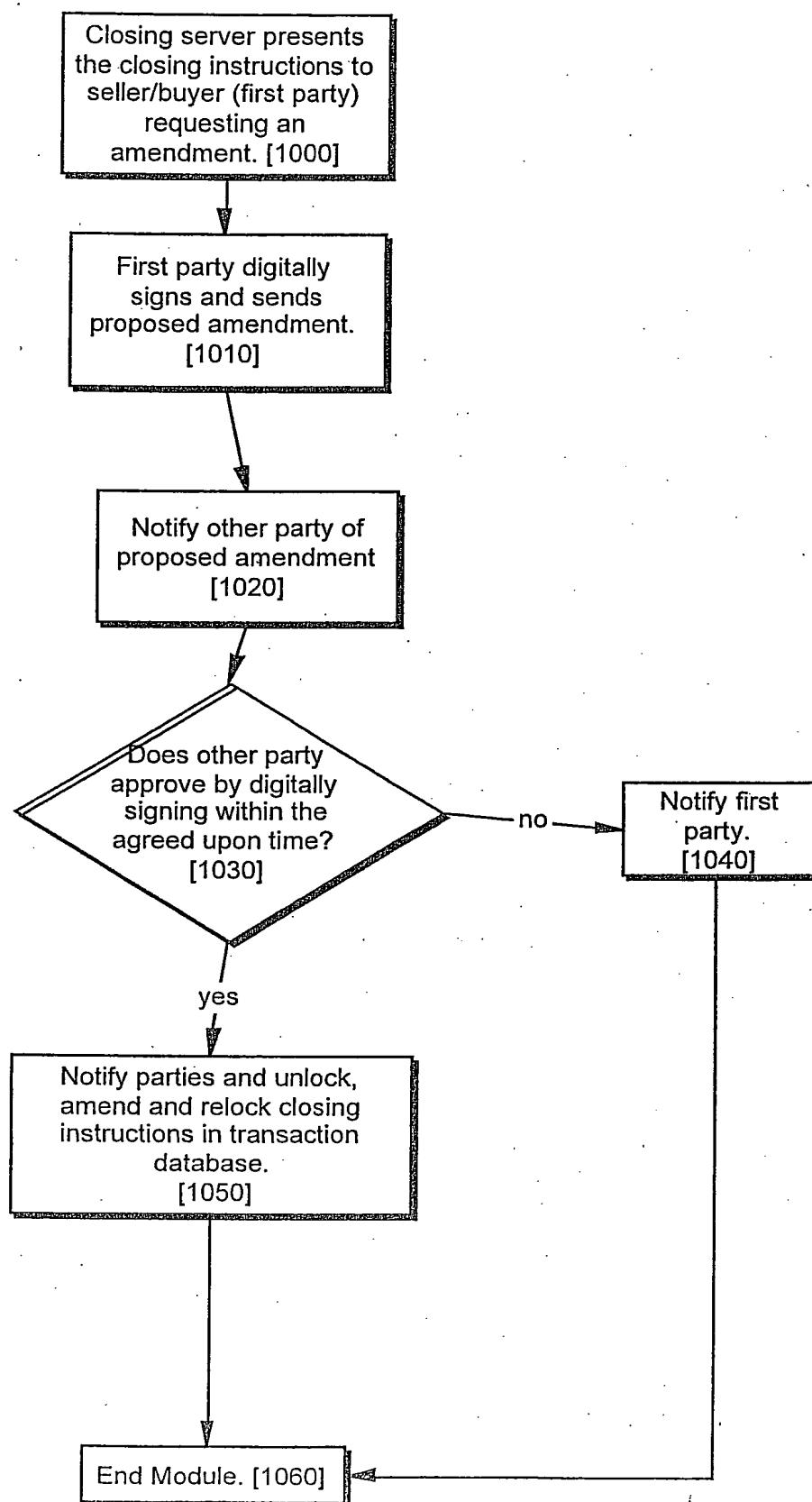
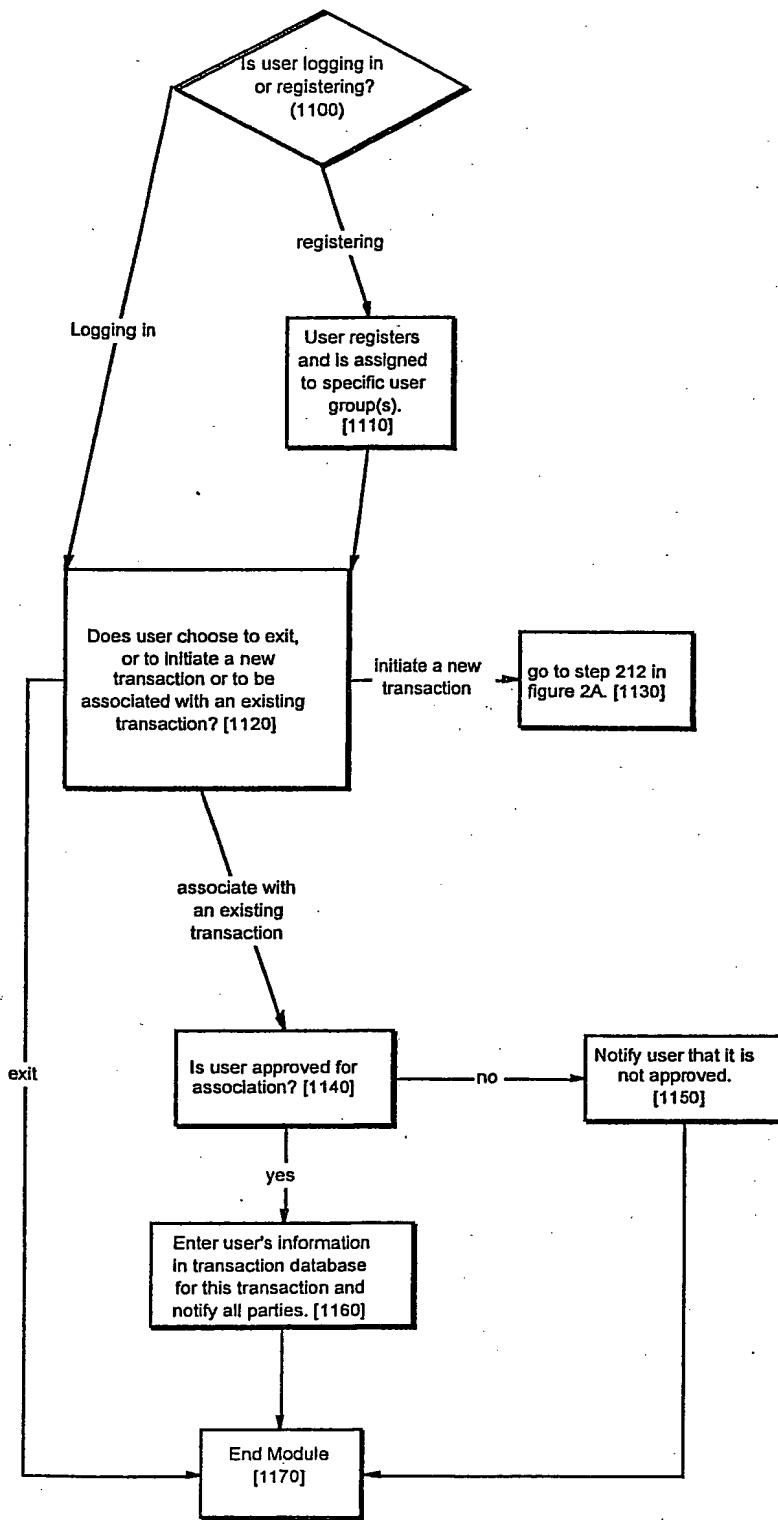


Figure 11
Registration
and
Association
Module



Figur 12
P r perty
D eed
M odule

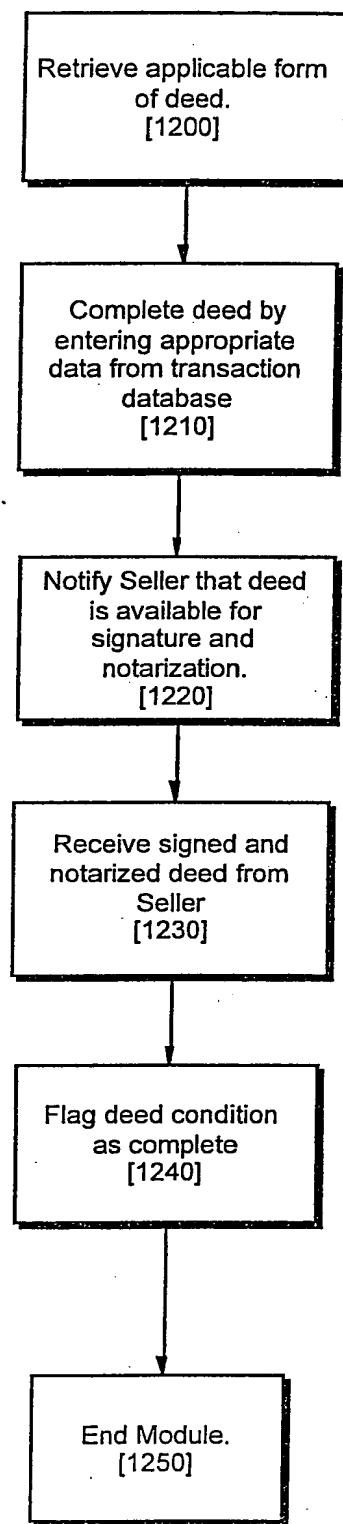


Figure 13
Settlement
Statement
Module

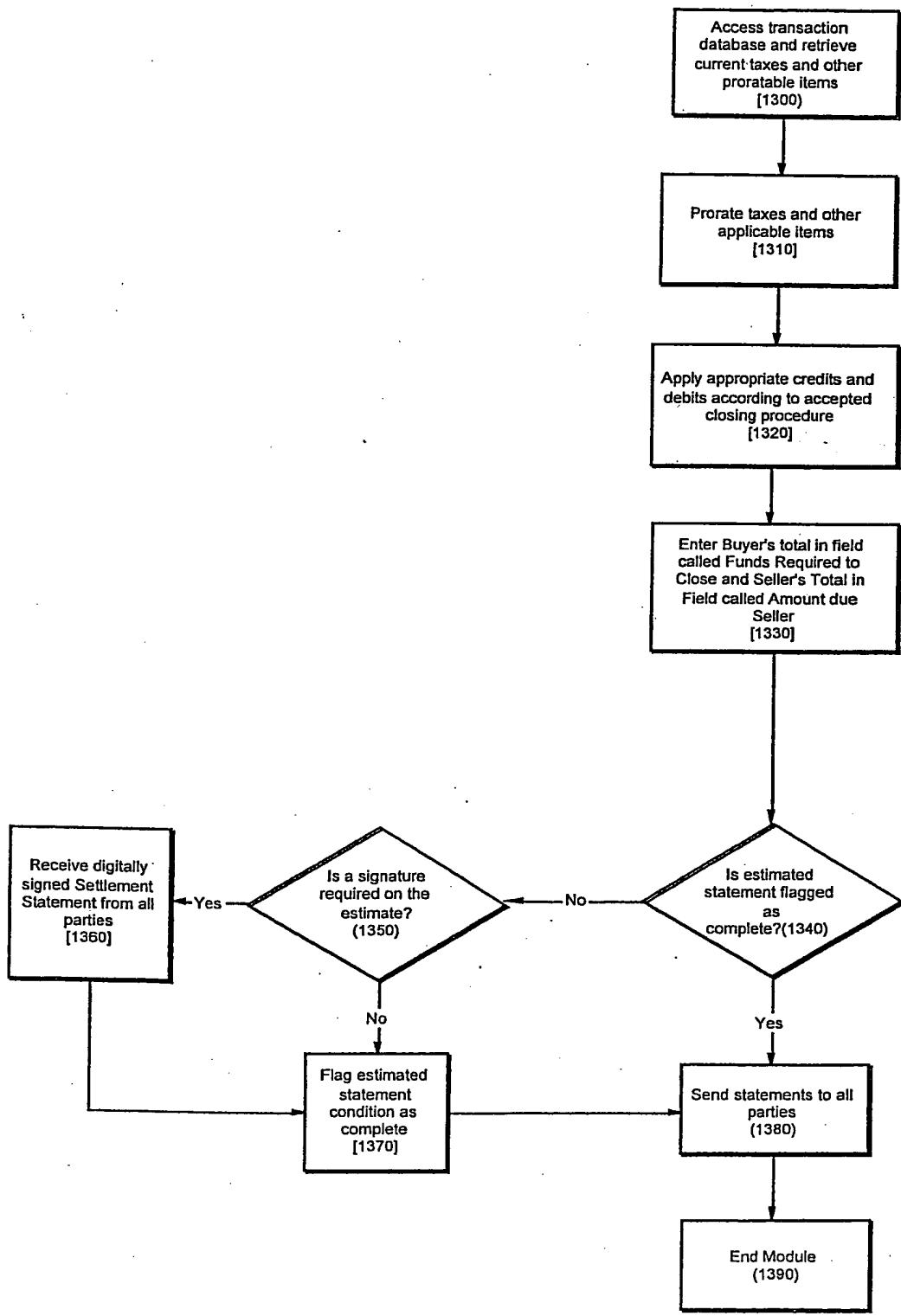


Figure 14
Loan Funding
Module

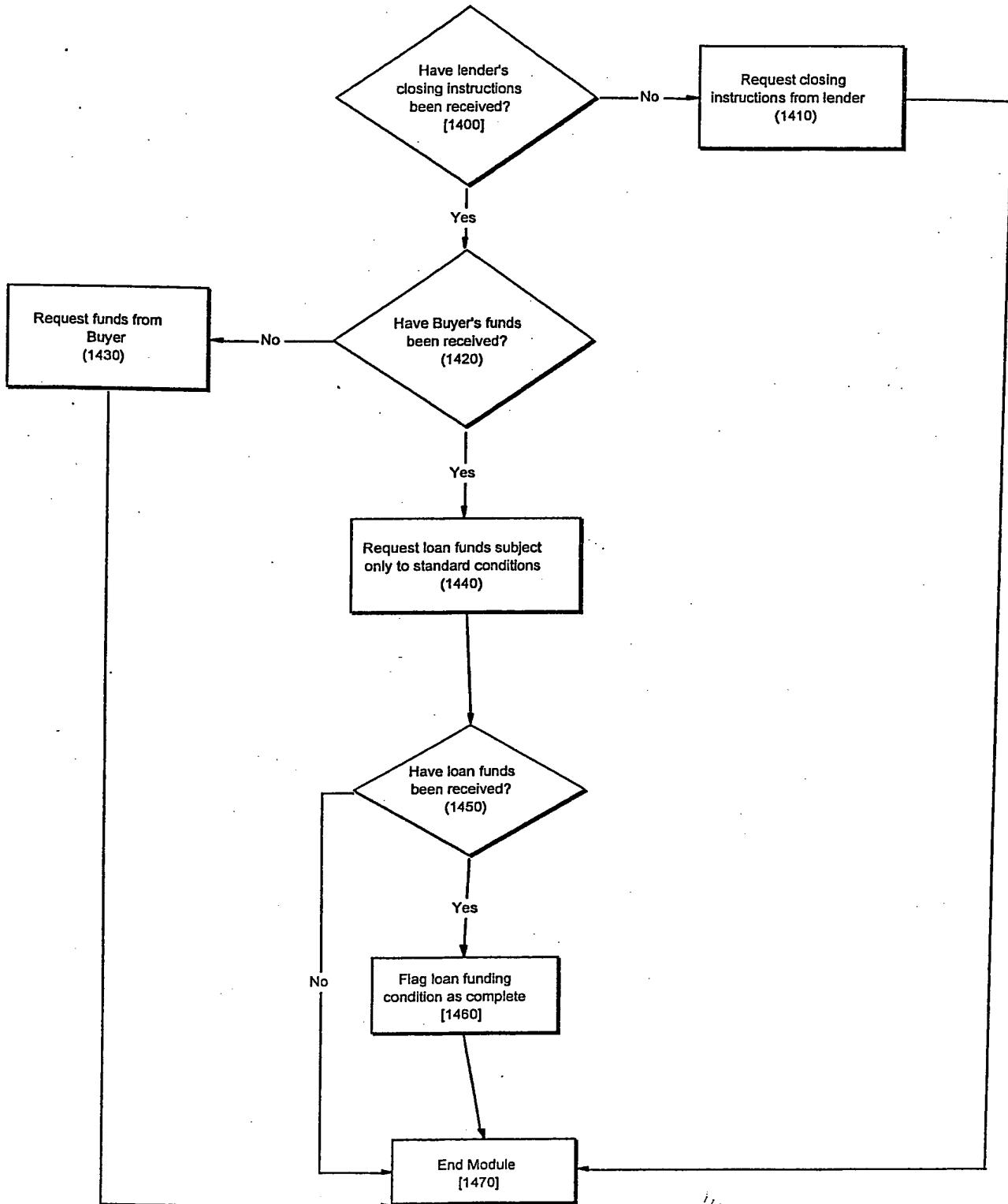


Figure 15
Title
Insurance
Policy
Module

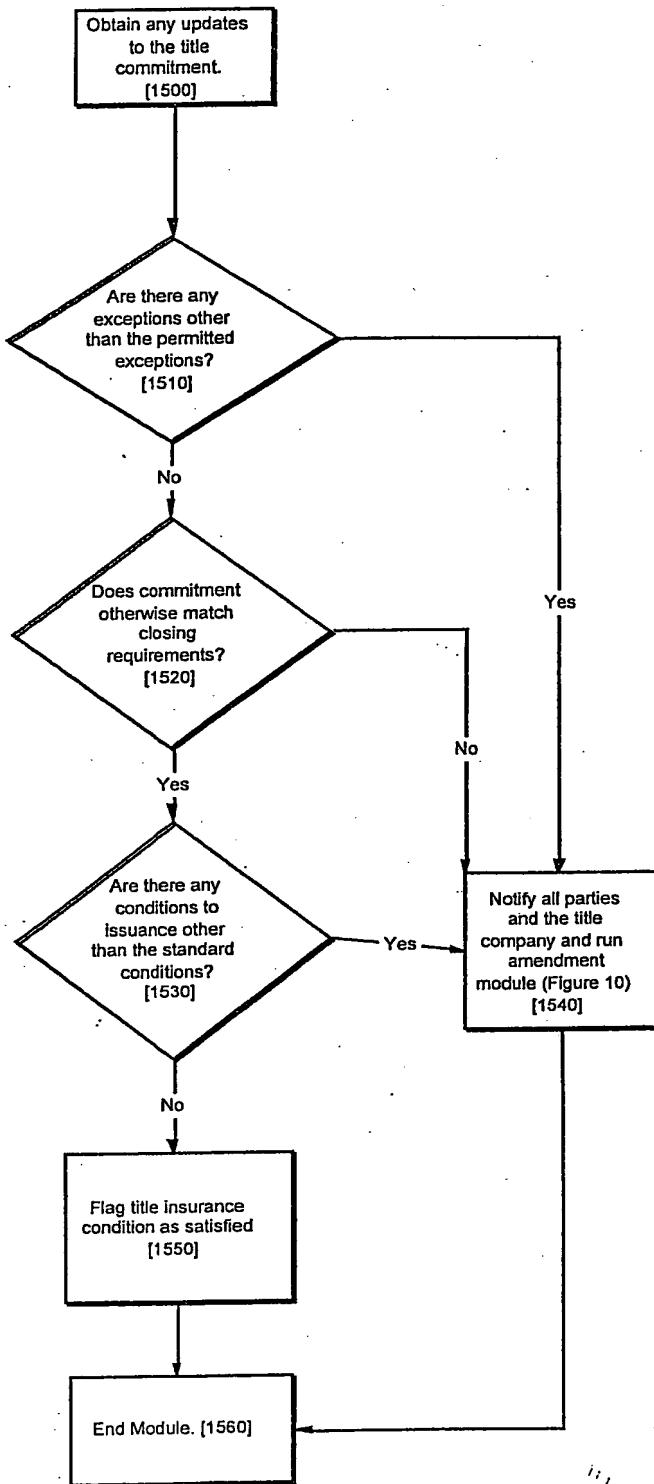


FIGURE 16

1. _____ (Buyer) agrees to buy from _____ (Seller) and Seller agrees to sell to Buyer the property described as follows: [Enter legal description of the property]

2. On _____ (the Settlement Date) the Seller will convey fee simple title to Buyer. [Specify form of deed by clicking on the deed button and selecting a form from the list.]

3. Buyer shall pay Seller the sum of \$ _____ (Purchase Price) on or before the Settlement Date. The Purchase Price will be paid in the form of: [check all that are applicable]

- assumption of existing loan # _____ from _____ (name of Lender) _____ (Lender's User ID number)
- new loan in the following amount: _____
- balance in cash from Buyer

4. _____ From sale proceeds, pay off loan # _____ from _____ (name of lender) _____ (Lender's User ID number).

5. Buyer's obligation to purchase the Property is subject to the following contingencies:

a. Buyer to receive satisfactory financing of a portion of the Purchase Price. This contingency is to be removed by the _____ active method or the _____ passive method. Approval and disapproval must be made by notice from _____ buyer _____ seller On or before (enter date): _____.

b. i. Title Insurance will be issued by: [select title insurance company by clicking on button for registered title insurance companies and selecting from the list.] or _____ to be selected by (choose one): _____ buyer _____ seller or _____ both buyer and seller. The title insurance premium is to be paid: (enter number between 0 and 100) _____ % by Seller, the balance (if any) by Buyer.

ii. Buyer's Title Insurance shall be of the following type with the following endorsements, if any: [select title insurance policy type by clicking on the title policy button and selecting from the following list; then select any desired endorsement from the list of endorsements available with such policy.]

iii. Buyer shall be provided with a Title Commitment covering the Property within the following number of days after this Agreement is made: [enter number of days _____] This contingency may be removed only by the active method.

iv. After receiving the Title Commitment, the buyer will be given an opportunity to approve or disapprove of the condition of title. Buyer's deadline for responding will

occur how many days after Buyer's receipt of the Title Commitment: [enter number here ____] This contingency is to be removed by the (choose one): ____ active method ____ passive method. (Note that if title objections are correctible, removal must be by the passive method.)

v. If Buyer disapproves of an exception to title, then:

Choose one: _____ Contract terminates

_____ Seller has [enter number here ____] days to agree to correct the objected to exception(s). This contingency is to be removed by the active method.

c. [Enter exact text of miscellaneous contingency #1:] _____
(Example, "no hazardous waste on the Property"). This contingency is to be removed by:
____ notice from buyer ____ notice from Seller ____
by (choose one): ____ passive method ____ active method.
On or before (enter date): _____.

d. [Enter exact text of miscellaneous contingency #2:] _____
(Example, "no hazardous waste on the Property"). This contingency is to be removed by:
____ notice from buyer ____ notice from Seller ____
by (choose one): ____ passive method ____ active method.
On or before (enter date): _____.

6. Click on closing agent button and select a closing agent from the list.

7. Closing costs are to be allocated as follows:

Closing agent's fee shall be split equally between buyer and seller unless otherwise specified here. (Allocate closing agent's fee ____ % to Buyer and the balance to Seller.)

The transfer tax shall be paid (enter number between 0 and 100) ____ % by Seller, the balance (if any) by Buyer.

Recording fees shall be paid by (choose one): ____ Buyer ____ Seller.

8. Enter any additional terms which do not affect the closing instructions and about which the closing agent need not be concerned: (Enter such terms here.)

After completion, click on the submit button and follow instruction for affixing your digital signature.